

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph P. Valenti  
Irene A. Valenti  
Debtors

Case No. 16-04925-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Jan 28, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:**

Recip ID db/jdb	Recipient Name and Address
cr	Joseph P. Valenti, Irene A. Valenti, 107 Manor Lane, Canadensis, PA 18325-7851
4861955	+ SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
4861959	+ AES/PHEAA, PO BOX 61047, HARRISBURG, PA 17106-1047
4861964	BUR OF COLLECTIONS & TAXPAPER SVCS, PO BOX 281210, HARRISBURG, PA 17128-1210
4861967	+ DISCOVER BANK, C/O FMA ALLIANCE LTD, 12339 CUTTEN ROAD, HOUSTON, TX 77066-1807
4861970	+ FIA CARD SERVICES, C/O BANK OF AMERICA, PO BOX 982284, EL PASO, TX 79998-2284
4861971	+ GEISINGER COMMUNITY MED CENTER, 1800 MULBERRY STREET, SCRANTON, PA 18510-2369
5335660	GEISINGER HEALTH SYSTEM, PO BOX 27727, NEWARK, NJ 07101-7727
5335661	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company Serviced by Select Portfolio Servicing,
4861973	+ KOHLS DEPT STORES, C/O NORTHLAND GROUP INC, PO BOX 390846, MINNEAPOLIS, MN 55439-0846
4861976	+ LVNV FUNDING/CITIBANK, C/O ALLTRAN FINANCIAL LP, PO BOX 610, SAUK RAPIDS, MN 56379-0610
4861977	+ LVNV FUNDING/CITIBANK, C/O J C CHRISTENSEN & ASSOCIATES, PO BOX 519, SAUK RAPIDS, MN 56379-0519
5391190	+ Legacy Mortgage Asset Trust 2020-GS4 et, al., C/O SPS, P.O. Box 65250, Salt Lake City, UT 84165-0250
5391191	+ Legacy Mortgage Asset Trust 2020-GS4 et, al., C/O SPS, P.O. Box 65250, Salt Lake City, UT 84165, Legacy Mortgage Asset Trust 2020-GS4 et, C/O SPS 84165-0250
4861983	ROSEMARY ALLOCCO, 107 MANOR LANE 1ST FLOOR, CANADENSIS, PA 18325-7851
4861984	SCD&H, 930 NORTH NINTH STREET, STROUDSBURG, PA 18360-1208
4861985	+ SONJA MARDER, 1307 CORONO COURT, THE VILLAGES, LADY LAKE, FL 32159-8647

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4861954	+ EDI: PRA.COM	Jan 28 2022 23:48:00	ADVANTA BANK CORP, C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502-4952
4861956	+ Email/Text: Bankruptcies@nragroup.com	Jan 28 2022 18:45:00	ASPEN DENTAL, C/O NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4906110	EDI: AIS.COM	Jan 28 2022 23:48:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4861957	+ EDI: BANKAMER.COM	Jan 28 2022 23:48:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238
4861958	+ EDI: BANKAMER.COM	Jan 28 2022 23:48:00	BANK OF AMERICA HOME MTG, 4161 PIEDMONT PKWY, GREENSBORO, NC 27410-8119
4861960	EDI: CAPITALONE.COM	Jan 28 2022 23:48:00	CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4861961	Email/PDF: resurgentbknofications@resurgent.com	Jan 28 2022 18:54:01	CHASE, C/O ROUNDUP FUNDING LLC, PO BOX 91121, SEATTLE, WA 98111-9221
4889032	+ EDI: WFNNB.COM		

		Jan 28 2022 23:48:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4861963	Email/PDF: creditonebknotifications@resurgent.com	Jan 28 2022 18:53:51	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
4886285	Email/PDF: bncnotices@becket-lee.com	Jan 28 2022 18:53:43	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4861965	EDI: DISCOVER.COM	Jan 28 2022 23:48:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
4863732	EDI: DISCOVER.COM	Jan 28 2022 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4866839	EDI: ECMC.COM	Jan 28 2022 23:48:00	ECMC, PO BOX 16408, ST PAUL, MN 55116-0408
4861966	Email/PDF: bncnotices@becket-lee.com	Jan 28 2022 18:54:01	FIA CARD SERV ICES/BANK OF AMERICA, C/O ECAST SETTLEMENT CORP, PO BOX 35480, NEWARK, NJ 07193-5480
4861968	Email/PDF: bncnotices@becket-lee.com	Jan 28 2022 18:53:50	FIA CARD SERVICES/BANK OF AMERICA, C/O E-CAST SETTLEMENT CORP, PO BOX 35480, NEWARK, NJ 07193-5480
4861969	Email/Text: ELDABBASM@FREEDOMCU.ORG	Jan 28 2022 18:45:00	FREEDOM CREDIT UNION, CENTERPOINTE OFFICE CENTER, 626 JACKSONVILLE RD SUITE 250, WARMINSTER, PA 18974-4862
4883041	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Jan 28 2022 18:45:00	Freedom Credit Union, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
4861972	EDI: IRS.COM	Jan 28 2022 23:48:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4861962	EDI: JPMORGANCHASE	Jan 28 2022 23:48:00	CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224
4897453	EDI: JPMORGANCHASE	Jan 28 2022 23:48:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Corresponden, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4861974	Email/Text: PBNCNotifications@peritussservices.com	Jan 28 2022 18:45:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4861975	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2022 18:53:44	LVNV FUNDING/CITIBANK, C/O RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587
4877570	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2022 18:53:43	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4905122	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2022 18:53:44	LVNV Funding, LLC its successors and assigns as, assignee of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4881345	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2022 18:53:52	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4861978	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 28 2022 18:53:43	MERRICK BANK, 10705 S JORDAN GTWY STE 200, SOUTH JORDAN, UT 84095-3977
4874614	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 28 2022 18:53:44	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4861980	EDI: PENNDEPTREV	Jan 28 2022 23:48:00	PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4861980	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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Form ID: 3180W

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Total Noticed: 56

		Jan 28 2022 18:45:00	PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4861979	EDI: PENNDEPTREV		
		Jan 28 2022 23:48:00	PA DEPT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
4861979	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jan 28 2022 18:45:00	PA DEPT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
4861981	+ EDI: RMSC.COM		
		Jan 28 2022 23:48:00	PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138
4906702	EDI: PRA.COM		
		Jan 28 2022 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4889288	+ EDI: RECOVERYCORP.COM		
		Jan 28 2022 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4862821	+ EDI: PENNDEPTREV		
		Jan 28 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4862821	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jan 28 2022 18:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4861982	+ Email/Text: bkdepartment@rtresolutions.com		
		Jan 28 2022 18:45:00	REAL TIME SOLUTIONS, 1349 EMPIRE CENTRAL DR, SUITE 150, DALLAS, TX 75247-4029
4905526	Email/Text: bkdepartment@rtresolutions.com		
		Jan 28 2022 18:45:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
5110702	+ Email/Text: bncmail@w-legal.com		
		Jan 28 2022 18:45:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5110701	+ Email/Text: bncmail@w-legal.com		
		Jan 28 2022 18:45:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4861986	EDI: CITICORP.COM		
		Jan 28 2022 23:48:00	THE HOME DEPOT/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
TOTAL: 41			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Mario John Hanyon	on behalf of Creditor JPMorgan Chase Bank National Association pamb@fedphe.com, mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 serviced by Select Portfolio Servicing Inc. bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Goldman Sachs Mortgage Company bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor JPMorgan Chase Bank National Association tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Joseph P. Valenti lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 2 Irene A. Valenti lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Joseph P. Valenti</u>	Social Security number or ITIN	xxx-xx-0029
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Irene A. Valenti</u>	Social Security number or ITIN	xxx-xx-8184
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:16-bk-04925-MJC			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph P. Valenti  
aka Joseph Valenti, aka Joseph Peter Valenti,  
aka Joe Peter Valenti, aka Joe P. Valenti, aka  
Joe Valenti, dba J & J Custom Homes

Irene A. Valenti  
aka Irene Ann Valenti, aka Irene Valenti

**By the  
court:**

1/28/22



Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**  
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**